

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Elaine Scott MASON	Confirmation No.:	3006
Application No.:	09/805,632	Examiner:	Borlinghaus, Jason M
Filed:	March 14, 2001	Group Art Unit:	3693
Attorney Docket No.:	COS99039		

For: EARLY-PAYMENT DISCOUNT FOR E-BILLING SYSTEM

Commissioner for Patents
Alexandria, VA 22313-1450

RESPONSE UNDER 37 C.F.R. § 1.116

Dear Sir:

In response to the Final Office Action dated March 17, 2010, please amend this application as follows.

AMENDMENT AND PRESENTATION OF CLAIMS 2

REMARKS 12